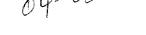
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April 4, 2001

Express Mail Label No. EL163685517US

Hon. Commissioner of Patents and Trademarks Washington, D.C. 20231

Re:

New U.S. Non Provisional Patent Application

TITLE: "System, Method and Applications for Knowledge Commerce"

SIR:

S A. O'ROURKE DIAL 212-983-7300

I am transmitting herewith for filing the following provisional patent application:

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TITLE:

"System, Method and Applications for Knowledge

Commerce"

Eighty-Seven (87):

Pages of Specifications (Pages 1-87)

Six (6)

Pagers of Claims (Pages 88-93

10 m H

Two (2)

Pages of Abstract (Pages 94-95)

Sixteen (16):

Sheets of Drawings (Pages 96-111)

(Figs. 1 to 14)

The small entity declaration and the filing fee will be filed later

Please address all correspondence to my attention.

Respectfully submitted,

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CERTIFICATE OF "EXPRESS MAIL"

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I hereby certify that the foregoing Letter of Transmittal and contents as stated therein are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" Service under 37 C.F.R §1.10 on the date indicated below and is addressed to the Commissioner of

Patents and Trademarks, Washington D.C. 20231

Date of Deposit April 4, 2001

Print Name Thomas A. O'Rourke

Signature Hornes Dike